



## THE STATE OF OUR HEALTH

### A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



|                     |             |  |                      |             |
|---------------------|-------------|--|----------------------|-------------|
| November 30 Balance | \$1,705,804 |  | Dec 31, 2007 Balance | \$1,208,835 |
| Total Revenues      | \$83,204    |  | Jan-Dec Revenues     | \$7,224,218 |
| Employer Premiums   | 0           |  | Jan-Dec Expenses     | \$7,372,199 |
| Employee Premiums   | 0           |  | Dec 31, 2008 Balance | \$1,060,854 |
| Other Revenues      | 83,204      |  |                      |             |
| Total Expenses      | \$728,154   |  | YTD Gain/(Loss)      | \$(147,981) |
| Week 1 Claims       | 72,808      |  |                      |             |
| Week 2 Claims       | 152,454     |  |                      |             |
| Week 3 Claims       | 132,501     |  |                      |             |
| Week 4 Claims       | 104,612     |  |                      |             |
| Week 5 Claims       | 87,501      |  |                      |             |
| Rx Claims           | 104,062     |  |                      |             |
| Other Expenses      | 74,216      |  |                      |             |
| Monthly Gain/(Loss) | \$(644,950) |  |                      |             |
| December 31 Balance | \$1,060,854 |  |                      |             |

#### 2008 in Review

Our plan paid \$6,880,585 in claims in 2008, a 9.4% increase from 2007 (we had budgeted for a 9.0% increase). The largest percentage increases were in Rx and dental claims.

|              | <u>2008</u>      | <u>2007</u>      | <u>\$ Increase</u> | <u>% Increase</u> |
|--------------|------------------|------------------|--------------------|-------------------|
| Medical      | 5,198,214        | 4,987,544        | 210,670            | 4.2%              |
| Rx           | 1,206,862        | 926,932          | 279,930            | 30.2%             |
| Dental       | <u>475,509</u>   | <u>376,083</u>   | <u>99,426</u>      | <u>26.4%</u>      |
| <b>TOTAL</b> | <b>6,880,585</b> | <b>6,290,559</b> | <b>590,026</b>     | <b>9.4%</b>       |

We begin 2009 with a balance in excess of \$1 million, but slightly less than we had in January 2008.

#### Notes for 2009

Participation in flex accounts continues to grow at an incredible rate. In 2008, employees contributed \$339,652, tax-free, to medical and dependent care flex accounts. In 2009, contributions have grown to \$449,475, an increase of more than 32%. Employees with flex accounts will share *nearly \$150,000* in tax savings this year.

The health plan has been amended slightly for 2009; a list of changes was sent out in your open enrollment packet last November. Copies of the revised plan document are available online at the BAS website ([www.benadmsys.com](http://www.benadmsys.com)) or the City website ([www.carmel.in.gov](http://www.carmel.in.gov)). You can get a paper copy of the plan document at any time from Human Resources. Be sure to familiarize yourself with current plan provisions before seeking treatment. If you have questions about your coverage, contact BAS at the number listed on your ID card (800-523-0582).

## Caregiver Stress

Caregivers for chronically or terminally ill family members are subject to enormous stress due to the physical and emotional demands placed on them by themselves and others. The following information from the Alzheimer's Association ([www.alz.org](http://www.alz.org)) is relevant for all caregivers.

### 10 symptoms of caregiver stress:

1. **Denial** about the disease and its effect on the person who's been diagnosed.
2. **Anger** at the person with Alzheimer's or others, anger that no cure exists or anger that people don't understand what's going on.
3. **Social withdrawal** from friends and activities that once brought pleasure.
4. **Anxiety** about facing another day and what the future holds.
5. **Depression** that begins to break your spirit and affects your ability to cope.
6. **Exhaustion** that makes it nearly impossible to complete necessary daily tasks.
7. **Sleeplessness** caused by a never-ending list of concerns.
8. **Irritability** that leads to moodiness and triggers negative responses and actions.
9. **Lack of concentration** that makes it difficult to perform familiar tasks.
10. **Health problems** that begin to take their toll, both mentally and physically:

### Be a healthy caregiver:

- **Know what resources are available.** Adult day care, in-home assistance, visiting nurses and Meals-on-Wheels are just some of the services that can help you.
- **Become an educated caregiver.** As the disease progresses, new caregiving skills are necessary. Find information on [alz.org](http://alz.org) or contact your local Alzheimer's Association.
- **Get help.** You are not failing as a caregiver by asking others for assistance. Seek the support of family, friends and community resources. Alzheimer's Association support group meetings are a good source of comfort and reassurance. Or you can join our online community.
- **Take care of yourself.** Watch your diet, exercise and get plenty of rest. Make time for shopping, lunch with friends or even a golf outing. Take advantage of community services such as adult day care or in-home companion services to care for your loved one while you take a break.
- **Manage your stress level.** Stress can cause physical problems and changes in behavior. If you experience symptoms of caregiver stress, use relaxation techniques that work for you, and consult your doctor.
- **Accept changes as they occur.** People with Alzheimer's change and so do their needs. They often require care beyond what you can provide on your own. Look into care services such as in-home caregiver services and residential care.
- **Do legal and financial planning.** Consult an attorney to discuss legal, financial and care issues. If possible and appropriate, involve the person with Alzheimer's and other family members.
- **Be realistic.** Many of the behaviors that occur are beyond your control and the control of the person with Alzheimer's. Grieve your losses, but also focus on the positive moments.
- **Give yourself credit, not guilt.** You are doing the best you can. Don't feel guilty because you can't do more. Your loved one needs you, and you are there - that should make you feel proud.

Do moments of confusion or forgetfulness cause you to fear the onset of Alzheimer's disease? Go to [http://www.alz.org/alzheimers\\_disease\\_symptoms\\_of\\_alzheimers.asp](http://www.alz.org/alzheimers_disease_symptoms_of_alzheimers.asp) to see if your symptoms are normal or if they may be cause for concern.